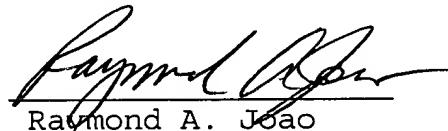


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Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO. : 09/639,908

FILED : AUGUST 16, 2000

FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL INFORMATION AND/OR INVESTMENT INFORMATION

EXAMINER : J. BERGIN

GROUP : 3624

CONF. NO. : 3583

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APPLICANT'S STATEMENT OF THE SUBSTANCE  
OF THE EXAMINER INTERVIEWS

Sir:

This is Applicant's Statement of the Substance of the Examiner Interviews of March 10, 2003 and April 23, 2003.

During the Examiner Interview of March 10, 2003, Mr. Joao objected to the Examiner's election of species requirement as being improper and untenable. Mr. Joao presented arguments in support of his position and requested that the election of species requirement be withdrawn. The Examiner indicated that he would withdraw the election of species requirement, but indicated that he may require a new restriction at a later time if future prosecution history and any potential amendments would warrant same.

During the Examiner's Interview of April 23, 2003, Mr. Joao discussed the subject matter of each of the independent claims in the case.

Respectfully Submitted,

  
\_\_\_\_\_  
Raymond A. Joao  
Reg. No. 35,907

August 8, 2003

Raymond A. Joao, Esq.  
122 Bellevue Place  
Yonkers, New York 10703  
(914) 969-2992



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AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment And Response To Office Action in response to the Office Action, mailed May 9, 2003, wherein the Examiner objected to the numbering of the

claims, wherein the Examiner objected to Claims 42, 61-91 and 93-100 for formal reasons, and further wherein the Examiner rejected Claims 42 and 61-100 in view of a prior art reference.

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

~~Please amend the application as follows:~~